

Information to identify the case:

Debtor 1	Brenda L. Richmond	Social Security number or ITIN	xxx-xx-0976
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20824-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda L. Richmond
aka Brenda L. Thompkins

8/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brenda L. Richmond
Debtor

Case No. 19-20824-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 14, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db	+ Brenda L. Richmond, 1204 Robina Drive, Pittsburgh, PA 15221-1355
15004179	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15049985	+ Fast Loans (at Dollar Smart), c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15004190	+ Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
15004191	+ Tyron R. Cole, 1204 Robina Drive, Pittsburgh, PA 15221-1355

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	City and School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 14 2023 23:39:30	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
cr	EDI: Q3G.COM	Aug 15 2023 03:27:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15004181	+ Email/Text: bncnotifications@pheaa.org	Aug 14 2023 23:45:00	AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
15042546	EDI: ATLASACQU	Aug 15 2023 03:27:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15004180	+ Email/Text: bankruptcy@rentacenter.com	Aug 14 2023 23:46:00	Acceptance Now, Attn: Acceptancenow Customer

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			Service / B, 5501 Headquarters Dr, Plano, TX 75024-5837
15004182	+ EDI: LCIBAYLN	Aug 15 2023 03:27:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15051683	+ EDI: LCIBAYLN	Aug 15 2023 03:27:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15040233	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	City of Pittsburgh/School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15301469	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 14 2023 23:44:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839
15463826	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15040231	+ Email/Text: ebnjts@grblaw.com	Aug 14 2023 23:44:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15004183	+ EDI: CBSAMERIMARK	Aug 15 2023 03:27:00	Dr Leonard's/Carol Wright Gifts, Po Box 7823, Edison, NJ 08818-7823
15049996	+ Email/Text: kburkley@bernsteinlaw.com	Aug 14 2023 23:46:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15059962	^ MEBN	Aug 14 2023 23:32:23	FEDERAL PACIFIC CREDIT CO, PO BOX 27198, SALT LAKE CITY, UT 84127-0198
15004185	+ EDI: AMINFOFP.COM	Aug 15 2023 03:27:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15004186	+ EDI: CBS7AVE	Aug 15 2023 03:27:00	Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025
15004184	EDI: BLUESTEM	Aug 15 2023 03:27:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15027449	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:39:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15004187	+ EDI: CBS7AVE	Aug 15 2023 03:27:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15004188	+ EDI: CBS7AVE	Aug 15 2023 03:27:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
15507232	Email/Text: nsm_bk_notices@mrcooper.com	Aug 14 2023 23:44:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15004189	+ Email/Text: angela.abreu@northwest.com	Aug 14 2023 23:44:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15048514	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:50:50	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15016441	+ Email/Text: ebnpeoples@grblaw.com	Aug 14 2023 23:44:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15074250	EDI: Q3G.COM	Aug 15 2023 03:27:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15046562	EDI: Q3G.COM	Aug 15 2023 03:27:00	Quantum3 Group LLC as agent for, Bluestem and

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15011719	EDI: AIS.COM		SCUSA, PO Box 788, Kirkland, WA 98083-0788
		Aug 15 2023 03:27:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15009457	+ Email/Text: bankruptcy@huntington.com		
		Aug 14 2023 23:45:00	The Huntington National Bank, 3 Cascade Plaza CAS056, Akron, OH 44308-1124
15004192	+ Email/Text: webadmin@vhlhc.co		
		Aug 14 2023 23:46:00	Vance & Huffman Llc, Attn: Bankruptcy, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577
15004193	+ EDI: VERIZONCOMB.COM		
		Aug 15 2023 03:27:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15041092	EDI: AIS.COM		
		Aug 15 2023 03:27:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15004194	+ EDI: VERIZONCOMB.COM		
		Aug 15 2023 03:27:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
15004195	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		Aug 14 2023 23:46:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
15032464	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		Aug 14 2023 23:46:00	Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing LLC f/k/a Bayview Loan Se
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
15009098		Park Building, LRD, c/o Weltman, Weinberg, and Rei
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

District/off: 0315-2

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC mmiksich@kmlawgroup.com
Matthew M. Brennan	on behalf of Debtor Brenda L. Richmond attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@milsteadlaw.com bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 12